

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant:	Kaniwa et al.	Examiner:	Nguyen, Nga B.
Title:	FINANCIAL PROCESSING SYSTEMS AND METHODS	Docket No.:	JP920000348US1 (IBM-0029)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO ELECTION/RESTRICTION REQUIREMENT

Sir:

This paper is being filed in response to the Election/Restriction requirement dated August 2, 2006. Applicants hereby provisionally elect Group I (claims 1-12), with traverse.